

In re:  
Rhiannon Marie Gatto  
Debtor

Case No. 22-10892-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 12, 2023

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ Rhiannon Marie Gatto, 4511 Melrose Street, Philadelphia, PA 19124-4115
14702971	+ AMERICAN HERITAGE, C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14681828	+ American Heritage Federal Credit Union, 3110 Grant Ave, Philadelphia, PA 19114-2542
14681851	+ Young, Marr, Mallis & Deane, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 12 2023 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: broman@amhfcu.org	Apr 12 2023 23:32:00	AMERICAN HERITAGE FEDERAL CREDIT UNION, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14681827	+ Email/Text: broman@amhfcu.org	Apr 12 2023 23:32:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14681830	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2023 23:31:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14681829	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2023 23:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14681831	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2023 23:43:25	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14681832	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2023 23:43:36	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14681839	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2023 23:43:30	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14681836	Email/Text: operationsclerk@easypayfinance.com	Apr 12 2023 23:31:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
14681835	Email/Text: operationsclerk@easypayfinance.com	Apr 12 2023 23:31:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
14681838	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 12 2023 23:43:37	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14681837	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 12 2023 23:43:25	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14681833	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 12 2023 23:43:30	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 12, 2023

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Total Noticed: 30

14681834	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 12 2023 23:43:26	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14681840	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2023 23:43:30	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14681841	Email/Text: blegal@phfa.org	Apr 12 2023 23:32:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14681844	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2023 23:43:36	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14681843	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2023 23:43:36	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14681842	+ Email/Text: blegal@phfa.org	Apr 12 2023 23:32:00	Pennsylvania Housing Finance Agency, 211 N Front St, Harrisburg, PA 17101-1406
14681845	+ Email/Text: bncmail@w-legal.com	Apr 12 2023 23:32:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14681846	+ Email/Text: bncmail@w-legal.com	Apr 12 2023 23:32:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14681850	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 12 2023 23:43:37	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14681847	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 12 2023 23:43:30	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
14681849	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 12 2023 23:43:30	Wells Fargo Bank NA, Po Box 94435, Albuquerque, NM 87199-4435
14681848	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 12 2023 23:43:37	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
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GARY F. SEITZ

on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

District/off: 0313-2

User: admin

Page 3 of 3

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GARY F. SEITZ

gseitz@gsbblaw.com gfs@trustesolutions.net

PAUL H. YOUNG

on behalf of Debtor Rhiannon Marie Gatto support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION bkgroup@kmlawgroup.com  
rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: RHIANNON GATTO : Chapter 7  
Debtor :  
:Bankruptcy No. 22-10892 - AMC

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ORDER

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AND NOW, upon consideration of Debtor's Motion to Reopen Closed Case, IT IS  
HEREBY ORDERED, that the Motion to Reopen is SUSTAINED.

**Date:** April 11, 2023



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United States Bankruptcy Judge